

## TRANSACTION PROCESSING SYSTEMS

### Abstract

A banking, retail or other transaction network can comprise a number of terminals, for  
5 example an ATM, where each terminal comprises a plurality of peripheral devices such as a  
user interface, card reader, receipt printer and cash dispenser. The applications software for  
the peripheral devices can be held in a central server located externally of the terminal and  
linked to the terminal through a communications link. The link can extend to the individual  
peripheral devices so that they are direct clients of the server. Additionally the individual  
10 peripheral devices can be connected to each other over the link to enable them to  
communicate directly with each other on a peer-to-peer basis. Each peripheral can have an  
independent control application. In use, the independent control applications may  
communicate with each other so that a peripheral operates in response to a signal generated  
by another peripheral. A peripheral for use in such a terminal, and a network of such  
15 terminals are also described. A mainframe or server computer accessing a banking or other  
information database (e.g., a legacy host) can be connected to the central server through an  
information signal connection.